

# Phoenix Mutual Life Insurance Co

OF HARTFORD, (CONN.)

Income, - \$2,000,000. Assets, - \$4,500,000. Deposits, - \$100,000.

## SPECIAL FEATURES.

- 1.—IT IS PURELY MUTUAL.  
Because all the profits of the Company are divided among the insured. The Guaranteed Capital Holders never share in the profits.
- 2.—DIVIDENDS ARE ANNUAL.  
Payable on all Cash Premiums, on first renewal, and on Loan Premiums, on fourth renewal.
- 3.—ITS DIVIDENDS ARE MADE ON BUSINESS PRINCIPLES,  
Each policy-holder receives the benefit of each payment, and of the time his capital has been in the Company, precisely as every well conducted business-house divides its profits among its partners.
- 4.—ALL POLICIES MAY BE MADE NON-FORFEITABLE.  
On Annual Premium Life Policies after three years, and on all others after two years.
- 5.—PREMIUMS.  
All Cash Rates lower than those of a majority of the Companies. Half note rates as low as safety will admit.
- 6.—NEARLY ALL RESTRICTIONS REMOVED FROM ITS POLICIES.  
No extra charge for Railroad employes. No extra charge for insuring the lives of females.
- 7.—IT DOES NOT LIMIT TRAVEL AS OTHER COMPANIES DO.  
Its Policies allow the insured to travel and reside in any part of the United States and Europe, at any and all seasons of the year, without extra charge.
8. DIVIDENDS SETTLED WITH POLICY.  
In the settlement of all Note Policies, a dividend will be allowed by the Phoenix Mutual for each year on which the insured has received no dividend. The number of dividends will always equal the number of outstanding notes.
- 9.—ITS CHARTER AFFORDS THE FULLEST LEGAL SECURITY TO ITS INSURED.  
It issues Policies for the benefit of married women, beyond the reach of their husbands. Creditors may also insure the lives of debtors.

For rates and all other information, apply to

A. R. BETHUNE, *General Agent,*

CORNER NOTRE DAME AND ST. FRANCOIS XAVIER STREET, MONTREAL.

M. GIBSON, *Solicitor.*

Agents wanted in vacant localities. Apply as above.

PROSPECTUS  
OF THE  
**MERCHANTS' EXPRESS COMPANY**  
OF THE  
DOMINION OF CANADA.  
INCORPORATED BY THE DOMINION PARLIAMENT, 31 VIC. CAP. 91.  
Capital - - - - - \$200,000  
2,000 Shares—\$100 Each.

PROVISIONAL BOARD.

ALEXANDER MANNING, Esq., President.  
C. G. FORTIER, Esq., Managing Director. ANGUS MORRISON, Esq., M. P., Solicitor.  
THOMAS WOODSIDE, Esq., Treasurer. A. DEGRASSI, Esq., Solicitor.

DIRECTORS.

Joseph A. Woodruffe, Esq., Sheriff, Lincoln.	James Michie, Esq., Toronto.
Gilbert McMicken, Esq., Windsor.	C. G. Fortier, Esq., Toronto.
S. S. Macdonell, Esq., Windsor.	Alex. Manning, Esq., Alderman, Toronto.
Robert Gilmour, Esq., Toronto.	John Boyd, Esq., Toronto.
John Ferguson, Esq., Glencoe.	W. Arthur, Esq., Toronto.
Angus Morrison, Esq., M. P., Toronto.	R. Healy, Esq., Toronto.
Thomas Griffith, Esq., Toronto.	J. E. Ellis, Esq., Toronto.
Robert Hay, Esq., Toronto.	D. Crawford, Esq., Toronto.
Duncan McDonald, Esq., Montreal.	Hugh Miller, Esq., Toronto.
John Walker, Esq., London.	A. P. Macdonald, Esq., M. P., Glencoe.
D. D. Calvin, Esq., M. P., Kingston.	Capt. P. Larkins, St. Catharines.
Ira A. Breck, Esq., Kingston.	I. Shekhma, Esq., St. Catharines.
James Swift, Esq., Kingston.	T. Dunn, Esq., Quebec.
Geo. P. Drummond, Esq., Ottawa.	E. O. Bickford, Esq., Toronto.
J. D. Merrick, Esq., Toronto.	Hon. S. Miles, Hamilton.
Geo. Machell, Esq., London.	N. Milroy, Esq., Toronto.
Capt. A. Taylor, Toronto.	J. E. O'Reilly, Esq. (Mayor), Hamilton.
John Proctor, Esq., Hamilton.	Owen Murphy, Esq., Quebec.
D. Thurston, Esq., Toronto.	Jas. French, Esq., Toronto.

The necessity for a Canadian Express Company has long been felt by the Mercantile, Banking, and other interests in the Dominion. To carry out in an effective manner this long wished-for desideratum, a Charter for a Company to extend its operations throughout the whole Dominion was granted at the first session of Parliament at Ottawa.

Stock-books will be opened immediately in the various cities, towns and villages throughout the Dominion, so that the stock may be apportioned as nearly as possible to the business of the locality; and in order that the stock may be fairly distributed, the following resolution has been passed by the Board: "That no person shall be allowed to hold more than 100 shares of the capital stock of the Company in his, her or their name, without the permission, in writing, of the Board first having been obtained."

Any person intending to be an applicant for an agency (if approved), will have a stock-book furnished him for his locality on application to the Secretary.

August 31, 1864.

## CHEAP INITIAL STATIONERY.

"Rustic" and "Dove" Note-Paper,  
At the Lowest Remunerative Prices, at the  
DIOGENES' OFFICE,  
27 St. James Street,  
(Opposite the Post Office).

## TO TOURISTS.

Henderson's First-class Photographs and  
Stereoscopic Slides  
OF LOCAL SCENERY,  
At the Diogenes' Office, 27 St. James' Street.

W. CLENDINNENG,  
(late Wm. Rodden & Co.)  
Founder, and Manufacturer of Stoves, &c.,  
Works, 165 to 179 William Street,  
City Sample and Sale Room, 115 and 120  
Great St. James Street,  
and 532 Craig Street,  
MONTREAL, P.Q.

Selling off Cheap the Largest Stock in  
the City.  
**GEORGE ARMSTRONG,**  
Cabinet-Maker, Upholsterer, and Undertaker,  
Corner Victoria Sq. & Craig Street,  
MONTREAL.

**BUILDERS**  
WILL FIND  
REGISTERS of all sizes,  
CHIMNEY CAPS, double and single,  
PIPE HOLES,  
STOVE PIPE RINGS,  
SWEEP HOLE DOORS and FRAMES,  
FURNACE DOORS and FRAMES,  
SASH WEIGHTS, all sizes,  
FANCY DOOR PANELS,  
And every description of  
**BUILDERS' CASTINGS,**  
AT  
115 Great St. James Street,  
532 Craig Street East;  
Or at the Montreal Foundry and City Works,  
165 to 179 William Street.  
W. CLENDINNENG.

CHAMBER AND PARLOUR SUITES.  
Manufacturer of  
**ELASTIC SPONGE MATTRESSES**  
Superior to Curled Hair.  
**HEARSEs, Coffins, Crapes,**  
&c., &c., constantly on hand, and all  
that is requisite provided at the shortest notice  
and in the best manner, on application to him,  
without causing any trouble to the friends of  
the deceased persons. A liberal discount to  
the Trade. Also on hand and for sale, FISK'S  
PATENT METALLIC BURIAL CASES.

**FRENCH Fancy Stationery**  
at the DIOGENES' OFFICE, 27  
Great St. James Street.